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additionally interact with the terminal using spoken instructions and prompts; and

means for processing user interactions with the terminal.

a4 3. (amended) A self-service terminal according to claim 1 wherein the speech recognizing means are configured to recognize local accent or dialect of the user.

6. (amended) A method of operating a self-service terminal, the method comprising the steps of:

a5 (a) producing audible terminal operating instructions for a user;

(b) permitting a user to manually interact with the terminal in response to the instructions produced in step (a);

(c) processing user interactions with the terminal; and

(d) permitting a user to additionally input information to the terminal using speech.

a6 8. (amended) A method according to claim 6, further comprising recognizing local accent or dialect of the user in the user spoken input information.

11. (amended) An automated teller machine (ATM) for allowing an ATM customer to carry out a financial transaction, the ATM comprising:

a7 a generating unit for providing a number of audible instructions for the ATM customer; and

an interface for receiving inputs from the ATM customer, including a recognition unit for recognizing speech by the ATM customer to allow the ATM customer to carry out the financial transaction using spoken instructions and prompts.

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13. (amended) An ATM according to claim 11, wherein the speech recognizing unit is configured for recognizing local accent or dialect of the customer in the customer spoken instructions.

17. (amended) A method of operating an automated teller machine (ATM), the method comprising the steps of:

A9 (a) producing audible instructions for an ATM customer to carry out a financial transaction; and

(b) processing inputs from the ATM customer to carry out the financial transaction, including recognizing speech by the ATM customer to allow the ATM customer to carry out the financial transaction using spoken instructions and prompts.

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19. (amended) A method according to claim 17 further comprising recognizing local accent or dialect of the customer in the customer spoken instructions.

22. (amended) An automated teller machine (ATM) for allowing an ATM customer to carry out a financial transaction, the ATM comprising:

A11 a speech processing unit for processing spoken instructions from the ATM customer and providing output signals indicative thereof; and

a processor for controlling operation of the ATM based upon the output signals from the speech processing unit.

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26. (amended) An ATM according to claim 25, wherein the microphone is directional toward the customer to minimize overhearing by third parties.

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28. (amended) An ATM according to claim 23 further comprising means for determining location of the customer, and wherein the microphone is directional toward the customer.

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30. (amended) A method of operating an automated teller machine (ATM), the method comprising the steps of:

(a) receiving spoken instructions from an ATM customer;
(b) processing the spoken instructions received from the ATM customer of step (a) and providing output signals indicative thereof; and
(c) controlling operation of the ATM based upon the output signals of step (b).

32. (amended) A method according to claim 31 further comprising determining location of the customer, directing the audible instructions toward the customer, and directionally receiving the spoken instructions from the customer.